

United States Bankruptcy Court
Western District of Washington

In re:
Norminichy Lisarefach, Jr.
Debtor

Case No. 23-10013-CMA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0981-2
Date Rcvd: Apr 19, 2023

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 9

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 21, 2023:

Recip ID	Recipient Name and Address
db	Norminichy Lisarefach, Jr., 11594 Willamette Meridian Rd, Bremerton, WA 98312
957120313	Office of Attorney General, Bankruptcy & Collections Unit, 800 Fifth Avenue, Suite 2000, Seattle, WA 98104-3188

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QMPKLEIN.COM	Apr 20 2023 02:45:00	Michael P Klein, 330 Madison Avenue S, Suite 110, Bainbridge Island, WA 98110-2544
smg	EDI: WADEPREV.COM	Apr 20 2023 02:45:00	State of Washington, Department of Revenue, 2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
957123333	EDI: ATLASACQU	Apr 20 2023 02:45:00	Atlas Acquisitions LLC, on behalf of UHG I LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
957120311	EDI: IRS.COM	Apr 20 2023 02:45:00	Internal Revenue Service, Centralized Insolvency Ops., PO Box 7346, Philadelphia, PA 19101-7346
957120312	EDI: JEFFERSONCAP.COM	Apr 20 2023 02:45:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
957120314	+ Email/Text: banko@pugetsoundcollections.com	Apr 19 2023 22:45:00	Puget Sound Collections, Attn: Bankruptcy, 738 Broadway, Ste 400, Tacoma, WA 98402-3777
957120315	Email/Text: membersolutions@qualstarcu.com	Apr 19 2023 22:45:00	Qualstar Credit Union, Po Box 96730, Bellevue, WA 98009

TOTAL: 7

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 21, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 19, 2023 at the address(es) listed below:

Name	Email Address
David Carl Hill	on behalf of Debtor Norminichy Lisarefach Jr. bankruptcy@law-rh.com, r54989@notify.bestcase.com
Michael P Klein	trustee Klein@hotmail.com Kleinlaw133@hotmail.com, mklein@ecf.axosfs.com
United States Trustee	USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1 Norminichy Lisarefach Jr.
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court Western District of Washington
Case number: **23-10013-CMA**

Social Security number or ITIN xxx-xx-7518
EIN --
Social Security number or ITIN ----
EIN --

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Norminichy Lisarefach Jr.

4/19/23

By the court: Christopher M Alston
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.